IowaCare



Contact: Roger Munns at 515-281-4848 or rmunns@dhs.state.ia.us

| Purpose | The lowaCare program is a limited expansion of Medicaid that provides health benefits to low income adults, almost all of them single or childless couples. It has statewide eligibility criteria. Created in 2005, it replaced county-by-county decisions in the prior "State Papers" charity care program. |
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| Who | The lowaCare program covers people aged 19-64 who: Are not eligible for Medicaid Have incomes below 200 percent of federal poverty level (FPL). Example, maximum income for a family of two is about \$14,580. Do not have other health insurance Agree to pay an income-based premium if their income is over 150 percent of FPL. Premiums may be waived in hardship cases. Ninety percent of lowaCare members have incomes below 150 percent of FPL. Most lowaCare members are single or childless couples. |
| What | About 49,000 people were enrolled as of June 2011. Major covered services include inpatient/outpatient hospital, physician, and preventive physicals. Services do not include pharmaceuticals, with the exception of those needed during and immediately following inpatient hospital stays or outpatient hospital services. A 2010 legislative mandate and appropriation allows emergency services to be covered at local (non-lowaCare) hospitals. Unlike Medicaid, lowaCare is not an entitlement, meaning that it depends on specific appropriations and other legislative direction. Approximately 38 percent of lowaCare's budget is provided by state funds, with the rest being federal. Total expenditures all sources for FY2011 was about \$125 million. |
| How are we doing? | lowaCare has been instrumental in providing health care to adults who would otherwise have no access to any type of health care regardless of income. lowaCare was originally a five-year waiver program that expired on June 30, 2010. A renewal waiver was approved for an additional three and a half years. In January 2014, lowaCare will transition to Medicaid Expansion under the Affordable Care Act. Covered services are being offered at an expanding provider network. For the first five years, services were offered only at the two hospitals that were funded for the program – Broadlawns Medical Center in Des Moines (for Polk County residents) and University Hospitals in lowa City for all other lowaCare members. In 2010, the Legislature added additional funds enabling services at regional clinics, starting (in October 2010) with federally qualified health centers (FQHCs) in Sioux City and Waterloo. Other clinics will be phased in as funding allows. |